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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF MISSOURI		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this amended fili

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Blake First name Austin	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Mckim Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names and any assumed, trade names and doing business as names.		
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2864	

Debtor 1 Blake Austin Mckim

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Your Employer Identification Number (EIN), if any.	EIN	EIN			
5.	Where you live	1815 South Lamine Avenue	If Debtor 2 lives at a different address:			
		Sedalia, MO 65301 Number, Street, City, State & ZIP Code Pettis	Number, Street, City, State & ZIP Code			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fi in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Page 3 of 52 Document Case number (if known) Debtor 1 Blake Austin Mckim Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When Case number District District When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Relationship to you Debtor When Case number, if known District Debtor Relationship to you When Case number, if known District

11. Do you rent your residence?

□ No.

Go to line 12.

Yes.

Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Deb	otor 1 Blake Austin Mckin	n			Case number (if known)
Part	t 3: Report About Any Bu	ısinesses	You Own	as a Sole Proprieto	or
	Are you a sole proprietor of any full- or part-time	■ No.		Part 4.	
	business?	Пусс	Name	and location of busi	nace
	A cala propriatorahin ia a	☐ Yes.	INAIIIE	and location of busi	11655
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State	e & ZIP Code
	it to this petition.		Check	k the appropriate box	to describe your business:
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))
				None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S. C. § 1182(1)? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	proceed you are o	under Sul choosing t v statemen I(B). I am r	ochapter V so that it is oproceed under Subot, and federal incommot filing under Chapter 1	court must know whether you are a small business debtor or a debtor choosing to can set appropriate deadlines. If you indicate that you are a small business debtor or ochapter V, you must attach your most recent balance sheet, statement of operations, he tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. ter 11. 1, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.			1, I am a small business debtor according to the definition in the Bankruptcy Code, and I under Subchapter V of Chapter 11.
		☐ Yes.			1, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I Subchapter V of Chapter 11.
Part	t 4: Report if You Own or	Have Any	/ Hazardo	ous Property or Any	Property That Needs Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat	☐ Yes.			
	of imminent and	ப 163.	What is	the hazard?	
	identifiable hazard to public health or safety?				
	Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number Chart City Otate 9 7's Ords
					Number, Street, City, State & Zip Code

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Case number (if known) Debtor 1 Blake Austin Mckim

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Case number (if known) Blake Austin Mckim Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **2**5,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Blake Austin Mckim Signature of Debtor 2 Blake Austin Mckim Signature of Debtor 1 Executed on May 30, 2023 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Blake Austin Mckim Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michael J. Watton, Esq.	Date	May 30, 2023
Signature of Attorney for Debtor		MM / DD / YYYY
Michael J. Watton, Esq.		
Printed name		
Watton Law Group		
Firm name		
Watton Law Group		
301 West Wisconsin Avenue, 5th Floor		
Milwaukee, WI 53203		
Number, Street, City, State & ZIP Code		
Contact phone (816) 702-6800	Email address	wlgkc@wattongroup.com
64316 MO		
Bar number & State		

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Western District of Missouri

In r	e	Blake Austin M	1ckim					Case No.		
	_					Debtor(s)		Chapter	13	
		DIS	CLO	OSURE OF COM	IPENSAT	ION OF ATT	ORNEY	FOR DE	CBTOR(S)	
1.	con	npensation paid to	o me v	29(a) and Fed. Bankr. P. within one year before the debtor(s) in contempla	e filing of the	petition in bankrup	tcy, or agree	d to be paid	to me, for services rende	ered or to
		For legal service	es, I h	ave agreed to accept			\$		4,100.00	
		Prior to the filir	ng of tl	his statement I have rece	ived		\$		11.00	
									4,089.00	
2.	The	source of the co	mpens	sation paid to me was:						
		Debtor		Other (specify):						
3.	The	source of compe	ensatio	on to be paid to me is:						
		Debtor		Other (specify):						
4.		I have not agree	d to sh	nare the above-disclosed	compensation	with any other per	son unless th	ey are meml	pers and associates of my	y law firm.
				the above-disclosed com, together with a list of the						firm. A
5.	In 1	return for the abo	ve-dis	sclosed fee, I have agreed	d to render leg	al service for all as	pects of the b	ankruptcy c	ase, including:	
	b. c.	Preparation and f Representation o [Other provisions In addition	filing of the design that the	s financial situation, and of any petition, scheduled lebtor at the meeting of c eeded] insel will handle all asp er 13 Debtors and thei	s, statement of creditors and co	f affairs and plan who onfirmation hearing	hich may be g, and any ad	required; journed hear	rings thereof;	·
6.	Ву	Represent	ation	otor(s), the above-disclos of the debtor(s) in adv ween Chapter 13 Debt	ersary proce	edings subject to			ts and Responsibilities	;
					CER	FIFICATION				
this		rtify that the fore cruptcy proceeding		is a complete statement	of any agreen	nent or arrangement	t for paymen	t to me for re	epresentation of the debte	or(s) in
	Mav	30, 2023				/s/ Michael J. V	Vatton, Esq			
	Date					Michael J. Wat	ton, Esq.			_
						Signature of Atto Watton Law Gr				
						Watton Law Gr				
						301 West Wisc		ue, 5th Floo	or	
						Milwaukee, WI (816) 702-6800		:\ 702 6797		
						wlgkc@watton) 102-0101		
						Name of law firm				-

BBY/ CBNA P.O. Box 6497 Sioux Falls SD 57117

Bothwell Regional Health Center 601 East 14th Street Sedalia MO 65301

Capital One PO Box 31293 Salt Lake City UT 84131

Credit Collection Service PO Box 607 Norwood MA 02062

Credit One 16011 College Blvd., Suite 130 Lenexa KS 66219

EBGPERFIN 1515 W 22nd St Oak Brook IL 60523

Geico Indemnity Company Geico Plaza Washington DC 20047

GS Bank Lockbox 6112 Philadelphia PA 19170

Internal Revenue Service Centralized Insolvency Operation P.O. Box 7346 Philadelphia PA 19101-7346

JPMCB Card PO Box 15369 Wilmington DE 19850

Katapult 7831 East Bush Lake Road Suite 301 Minneapolis MN 55439 Missouri Department of Revenue Taxation Division P.O. Box 475 Jefferson City MO 65105-0385

OneMain PO Box 1010 Evansville IN 47706

Tinker FCU PO Box 45750 Oklahoma City OK 73145-0750

True Accord 16011 College Blvd., Suite 130 Lenexa KS 66219

UPSTA/FINWSE 2 CIRCLE STAR WAY San Carlos CA 94070

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United States Bankruptcy Court Western District of Missouri

In re	Blake Austin Mckim		Case No.					
		Debtor(s)	Chapter 13					
	VERIFICATION OF MAILING MATRIX							
	The above-named Debtor(s) hereby verifies that the attached list of creditors is							
	true and correct to the best of my knowledge and includes the name and address of my							
	ex-spouse (if any).							
Date:	May 30, 2023	/s/ Blake Austin Mckim						
		Blake Austin Mckim						
		Signature of Debtor						

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Blake Austin Mcki	m		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT (OF MISSOURI	
Case number (if known)				☐ Check if this

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	26,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	26,000.00
Pa	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	32,002.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	29,075.30
	Your total liabilities	\$	61,077.30
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,869.84
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,070.00
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Debtor 1 Blake Austin Mckim Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_____3,783.23

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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		Document	Page 14 of 52		
Fill in this infor	mation to identify your	case and this filing:			
Debtor 1	Blake Austin Mcki	m			
Debter 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT OF M	ISSOURI		
	, ,				
Case number					☐ Check if this is an
					amended filing
Official Fo	orm 106A/B				
_					
Scneau	le A/B: Prop	perty			12/15
think it fits best. I	Be as complete and accura re space is needed, attach	e items. List an asset only once ate as possible. If two married pe a separate sheet to this form. O	eople are filing together, both ar	re equally responsible for	supplying correct
Part 1: Describe	Each Residence, Building	g, Land, or Other Real Estate You	J Own or Have an Interest In		
1. Do you own or	have any legal or equitabl	e interest in any residence, build	ling, land, or similar property?		
_					
No. Go to Pa	ırt 2.				
☐ Yes. Where	is the property?				
Part 2: Describe	Your Vehicles				
Part 2.	Tour romoios				
	•	le, also report it on Schedule C	5: Executory Contracts and U	nexpirea Leases.	
3.1 Make:	Ford	Who has an interest i	n the property? Check one		claims or exemptions. Put ured claims on Schedule D:
Model:	F150	Debtor 1 only			laims Secured by Property.
Year:	2014	Debtor 2 only		Current value of the	Current value of the
		,001 Debtor 1 and Debto	•	entire property?	portion you own?
Other infor	mation:	At least one of the o	debtors and another		
		Check if this is co	mmunity property	\$22,800.00	\$22,800.00
Examples: Boa No Yes Add the doll pages you h Part 3: Describe	ats, trailers, motors, pers ar value of the portion ave attached for Part 2	TVs and other recreational vonal watercraft, fishing vessels you own for all of your entries. Write that number here	es, snowmobiles, motorcycle ac	y entries for	\$22,800.00 Current value of the
					portion you own? Do not deduct secured

claims or exemptions.

Case 23-20263-drd13 Doc 1 Filed 05/30/23 Entered 05/30/23 17:38:52 Desc Main Page 15 of 52 Document Case number (if known) Debtor 1 Blake Austin Mckim 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... 1 Living Room Set, 1 Dining Room Set, 1 Kitchen Set, Misc. Appliances, 1 Microwave, 1 Deep Freezer, 1 Lawnmower, 1 Bedroom \$2,150.00 Set 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... 1 Television, 1 Cell Phone, 1 Computer, 1 Video Game System with \$500.00 Games 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... Golf Clubs \$100.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ■ No ☐ Yes. Describe..... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No Yes. Describe..... Watch \$350.00 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

■ Yes. Describe.....

1 Dog

\$0.00

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No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No

☐ Yes. List each account separately.

Type of account:

Institution name:

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Debtor 1 Blake Austin Mckim Case number (if known)

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

		used deposits you have made so that you m	nay continue service or use from a company es (electric, gas, water), telecommunications companies,	or others	
	☐ Yes	Insti	tution name or individual:		
	Annuities (A contrac	t for a periodic payment of money to you, ei	ither for life or for a number of years)		
	☐ Yes	Issuer name and description.			
		ation IRA, in an account in a qualified AB), 529A(b), and 529(b)(1).	BLE program, or under a qualified state tuition progra	m.	
	☐ Yes	Institution name and description. Separate	ly file the records of any interests.11 U.S.C. § 521(c):		
	Trusts, equitable or ■ No	future interests in property (other than a	anything listed in line 1), and rights or powers exercis	sable for your benefit	
	☐ Yes. Give specific	information about them			
		, trademarks, trade secrets, and other into lomain names, websites, proceeds from roy			
	☐ Yes. Give specific	information about them			
	27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No				
	·	information about them			
Mo	oney or property owe	d to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.	
	Tax refunds owed to ■ No	o you			
	☐ Yes. Give specific i	nformation about them, including whether y	ou already filed the returns and the tax years		
	Family support Examples: Past due ■ No □ Yes. Give specific i		d support, maintenance, divorce settlement, property set	tlement	
30.	Other amounts som Examples: Unpaid w benefits;		lity benefits, sick pay, vacation pay, workers' compensat	ion, Social Security	
	■ No □ Yes. Give specific	information			
	Interests in insurance Examples: Health, di ☐ No		count (HSA); credit, homeowner's, or renter's insurance		
	Yes. Name the insu	urance company of each policy and list its v		Currender or refund	
		Company name:	Beneficiary:	Surrender or refund value:	
		Employer	Brooke McKim	\$0.00	

Case 23-20263-drd13 Doc 1 Filed 05/30/23 Entered 05/30/23 17:38:52 Page 18 of 52 Document Case number (if known) Debtor 1 Blake Austin Mckim 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$100.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

54. Add the dollar value of all of your entries from Part 7. Write that number here

Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ Yes. Give specific information.......

No. Go to Part 7.☐ Yes. Go to line 47.

Part 7:

No

Official Form 106A/B Schedule A/B: Property page 5

\$0.00

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Debtor 1 Case number (if known) Blake Austin Mckim Part 8: List the Totals of Each Part of this Form Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$22,800.00 Part 3: Total personal and household items, line 15 57. \$3,100.00 58. Part 4: Total financial assets, line 36 \$100.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$26,000.00 62. Copy personal property total \$26,000.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$26,000.00

Official Form 106A/B Schedule A/B: Property page 6

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Fill in this information to identify your case:					
Debtor 1	Blake Austin Mckir	n			
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	_	
United States Bankruptcy Court for the:		WESTERN DISTRICT	OF MISSOURI		
Case number					
(if known)					☐ Check if this is an
					amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.
1 Living Room Set, 1 Dining Room Set, 1 Kitchen Set, Misc. Appliances, 1	\$2,150.00	\$2,150.00 RSMo § 513.430.1(1)
Microwave, 1 Deep Freezer, 1 Lawnmower, 1 Bedroom Set Line from Schedule A/B: 6.1		□ 100% of fair market value, up to any applicable statutory limit
1 Television, 1 Cell Phone, 1 Computer, 1 Video Game System with Games	\$500.00	\$500.00 RSMo § 513.430.1(1)
Line from Schedule A/B: 7.1		100% of fair market value, up to any applicable statutory limit
Golf Clubs Line from Schedule A/B: 9.1	\$100.00	\$100.00 RSMo § 513.430.1(1)
Line from <i>Scriedule AVB</i> : 9.1		☐ 100% of fair market value, up to any applicable statutory limit
Watch Line from Schedule A/B: 12.1	\$350.00	\$350.00 RSMo § 513.430.1(2)
Elle Holli Gonedale A.B. 12.1		☐ 100% of fair market value, up to any applicable statutory limit
Checking: Central Mo Comm CU Line from Schedule A/B: 17.1	\$100.00	\$350.00 RSMo § 513.430.1(3)
Enteriori Goriodale 2015. TT.1		100% of fair market value, up to any applicable statutory limit

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Debtor	1 Bla	ke Austin Mckim	Case number (if known)	
	•	claiming a homestead exemption of more than \$189,050? o adjustment on 4/01/25 and every 3 years after that for cases filed on o	r after the date of adjustment.)	
	No			
	Yes.	Did you acquire the property covered by the exemption within 1,215 day	s before you filed this case?	
		No		
		Yes		

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Fill in this information to identify y	our case:				
Debtor 1 Blake Austin M		ast Name			
Debtor 2	Middle Name La	isi name			
(Spouse if, filing) First Name	Middle Name La	st Name			
United States Bankruptcy Court for th	ne: WESTERN DISTRICT OF MISSOL	JRI			
Case number					if this is an
<u>Official Form 106D</u> Schedule D: Creditor	s Who Have Claims Se	cured	by Property	у	12/15
	e. If two married people are filing together, but number the entries, and attach it to the				
1. Do any creditors have claims secured	by your property?				
	t this form to the court with your other sch	edules. Yo	u have nothing else t	o report on this form.	
Yes. Fill in all of the information	•		· ·	·	
	ii bolow.				
Part 1: List All Secured Claims			Column A	Column B	Column C
for each claim. If more than one creditor h	is more than one secured claim, list the creditor ias a particular claim, list the other creditors in F etical order according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Tinker FCU	Describe the property that secures the o	claim:	\$32,002.00	\$22,800.00	\$9,202.00
Creditor's Name	2014 Ford F150 154,001 miles		<u> </u>	<u> </u>	
PO Box 45750 Oklahoma City, OK 73145-0750	As of the date you file, the claim is: Checapply.	ck all that			
Number, Street, City, State & Zip Code	Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as morte car loan)	gage or secu	red		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechan	nic's lien)			
☐ At least one of the debtors and another		,			
☐ Check if this claim relates to a community debt	=	rchase Mo	oney Security Inter	est	
Date debt was incurred 3/2021	Last 4 digits of account number	0050			

Add the dollar value of your entries in Column A on this page. Write that number here: \$32,002.00 If this is the last page of your form, add the dollar value totals from all pages. \$32,002.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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			Document	Page 23 of 5	52		
Filli	in this inforr	mation to identify your case:					
Deb	tor 1	Blake Austin Mckim					
		First Name	Middle Name	Last Name			
	tor 2						
(Spot	use if, filing)	First Name	Middle Name	Last Name			
Unit	ed States Ba	inkruptcy Court for the: WE	STERN DISTRICT OF MI	SSOURI			
Cas	e number						
(if kno	_					☐ Che	ck if this is an
						ame	nded filing
–π:	iaial Farra	- 400F/F					
		<u>n 106E/F</u>					40/45
		F.F: Creditors Who					12/15
Sche eft. A	dule D: Credit Attach the Cor	ntory Contracts and Unexpired L cors Who Have Claims Secured b ntinuation Page to this page. If yo mber (if known).	y Property. If more space is	needed, copy the Part	t you need, fill it out, i	number the entries	s in the boxes on the
Part	1: List A	II of Your PRIORITY Unsecu	red Claims				
1.	Do any credito	ors have priority unsecured clair	ns against you?				
	No. Go to F	Part 2.					
	Yes.						
i I	identify what ty possible, list th	r priority unsecured claims. If a ope of claim it is. If a claim has both e claims in alphabetical order according one creditor holds a particula	priority and nonpriority amount ording to the creditor's name. I	nts, list that claim here a If you have more than tw	and show both priority a	nd nonpriority amo	unts. As much as
((For an explana	ation of each type of claim, see the	instructions for this form in th	ne instruction booklet.)			
					Total claim	Priority amount	Nonpriority amount
2.1	Internal	Revenue Service	Last 4 digits of accor	unt number	\$0.00	\$0.0	00 \$0.00
		editor's Name					
	P.O. Bo	zed Insolvency Operation	When was the debt in	ncurred?			
		lphia, PA 19101-7346					
		treet City State Zip Code	As of the date you fil	le, the claim is: Check a	all that apply		
	Who incurre	d the debt? Check one.	☐ Contingent				
	Debtor 1 o	only	☐ Unliquidated				
	Debtor 2 of	only	☐ Disputed				
	Debtor 1 a	and Debtor 2 only	Type of PRIORITY ur	nsecured claim:			
	☐ At least or	ne of the debtors and another	☐ Domestic support of	obligations			
	☐ Check if t	this claim is for a community de	ebt Taxes and certain	other debts you owe the	government		
		subject to offset?	_	r personal injury while yo	•		
	■ No		Other. Specify				

Notice Only

☐ Yes

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Debto	r 1 Blake Austin Mckim	Case number (if known)				
2.2	Missouri Department of Revenue Priority Creditor's Name Taxation Division P.O. Box 475	Last 4 digits of account number When was the debt incurred?	\$0.00	\$0.00 \$0.00		
	Jefferson City, MO 65105-0385 Number Street City State Zip Code	As of the date you file, the claim is:	Check all that apply			
v	/ho incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim	:			
	At least one of the debtors and another	☐ Domestic support obligations				
ls	Check if this claim is for a community debt	■ Taxes and certain other debts you □ Claims for death or personal injury	_			
_	No	Other. Specify				
L	Yes	Notice Only				
4. Lis	any creditors have nonpriority unsecured claim No. You have nothing to report in this part. Submit Yes. It all of your nonpriority unsecured claims in the secured claim, list the creditor separately for each can one creditor holds a particular claim, list the other it 2.	this form to the court with your other sch alphabetical order of the creditor who laim. For each claim listed, identify what	o holds each claim. If a creditor has more to type of claim it is. Do not list claims already	included in Part 1. If more		
				Total claim		
4.1	BBY/ CBNA	Last 4 digits of account number	4636	\$2,209.00		
	Nonpriority Creditor's Name P.O. Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	12/2021	_		
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did no	ıt .		
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharin				
	☐ Yes	Other. Specify Credit Card	Purchases			

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Debtor	1 Blake Austin Mckim	Case number (if known)				
4.2	Bothwell Regional Health Center Nonpriority Creditor's Name	Last 4 digits of account number	Unknown			
	601 East 14th Street Sedalia, MO 65301	When was the debt incurred?				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	□ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Medical Services				
4.3	Capital One	Last 4 digits of account number 8404	\$439.00			
	Nonpriority Creditor's Name	0/0040				
	PO Box 31293 Salt Lake City, UT 84131	When was the debt incurred? 3/2019				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes ☐ Other. Specify Credit Card Purchases					
4.4	Credit Collection Service	Last 4 digits of account number 5626	\$167.00			
	Nonpriority Creditor's Name	M/h				
	PO Box 607 Norwood, MA 02062	When was the debt incurred? 1/2023				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	□ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Account - GEICO INDEMNITY CO				
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community					
	debt					
	Is the claim subject to offset?					
	■ No					
	☐ Yes					

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Debtor 1 Blake Austin Mckim		Case number (if known)				
4.5	Credit One	Last 4 digits of account number	Unknown			
	Nonpriority Creditor's Name 16011 College Blvd., Suite 130	When was the debt incurred?	-			
	Lenexa, KS 66219 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	. ,				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Credit Card Purchases	-			
4.6	EBGPERFIN	Last 4 digits of account number 7147	\$16,112.00			
	Nonpriority Creditor's Name 1515 W 22nd St	When was the debt incurred? 8/2021	-			
	Oak Brook, IL 60523 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	•				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	$\hfill \square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Outstanding Debt Owed	-			
4.7	GS Bank	Last 4 digits of account number	\$1,123.00			
	Nonpriority Creditor's Name Lockbox 6112	When was the debt incurred? 12/2021				
	Philadelphia, PA 19170	12/2021	-			
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Credit Card Purchases				
	— 103	Other. Specify Ordan Gara Faronases	_			

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Debte	or 1 Blake Austin Mckim	Case number (if known)				
4.8	JPMCB Card	Last 4 digits of account number 7265	\$1,152.00			
	Nonpriority Creditor's Name PO Box 15369 Wilmington, DE 10950	When was the debt incurred? 9/2021				
	Wilmington, DE 19850 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Credit Card Purchases				
4.9	Katapult	Last 4 digits of account number	Unknown			
	Nonpriority Creditor's Name 7831 East Bush Lake Road Suite 301	When was the debt incurred?				
	Minneapolis, MN 55439					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Outstanding Debt Owed				
4.1	OneMain	Last 4 digits of account number 0343	\$1,461.00			
0	Nonpriority Creditor's Name		+ 1,101100			
	PO Box 1010	When was the debt incurred? 9/2020				
	Evansville, IN 47706 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneok an that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	☐ Check if this claim is for a community					
	debt Is the claim subject to offset?					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Outstanding Debt Owed				
		-····				

Debio	Blake Austin Mckim	Case number (if known)				
4.1	True Accord	Last 4 digits of account number	\$228.14			
	Nonpriority Creditor's Name 16011 College Blvd., Suite 130	When was the debt incurred?				
	Lenexa, KS 66219 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	□ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	_	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	□ Yes	Other. Specify Outstanding Debt Owed				
4.1	True Accord	Last 4 digits of account number	\$638.16			
	Nonpriority Creditor's Name					
	16011 College Blvd., Suite 130 Lenexa, KS 66219	When was the debt incurred?				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Outstanding Debt Owed				
4.1	UPSTA/FINWSE	Last 4 digits of account number 6952	\$5,546.00			
	Nonpriority Creditor's Name 2 CIRCLE STAR WAY	When was the debt incurred? 11/2021				
	San Carlos, CA 94070 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Outstanding Debt Owed				

Part 3: List Others to Be Notified About a Debt That You Already Listed

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Blake Austin Mckim		Case number (if known)
Geico Indemnity Company	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Geico Plaza Washington, DC 20047		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims		all the state of t		
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 29,075.30
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 29,075.30

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Fill in this infor	mation to identify your	case:		
Debtor 1	Blake Austin Mcki	m		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT (OF MISSOURI	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the , Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	

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		Docume	nı Page 31 ()I 5 <u>Z</u>	
Fill in this	information to identify your	case:			
Debtor 1	Plaka Austin Maki	m			
Debior 1	Blake Austin Mckii First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	WESTERN DISTRICT (OF MISSOURI		
Case num (if known)	ber				☐ Check if this is an
(amended filing
					g
Officia	l Form 106H				
Sched	dule H: Your Cod	ebtors			12/15
506		001010			12/10
	e and case number (if known) you have any codebtors? (If			e as a codebtor.	
☐ Yes	S				
	hin the last 8 years, have you na, California, Idaho, Louisiana				
■ No.	. Go to line 3.				
	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
			•		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed t	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The cr Check all schedul	editor to whom you owe the debt
				2a. dii donada	opp.).
3.1				Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
-	Number Street			_	
	City	State	ZIP Code		
3.2				D Schedule D, lir	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
-	Number Street				
	City	State	ZIP Code		

Fill	in this information to identify your ca	ase:								
De	btor 1 Blake Austin	Mckim			_					
1	btor 2 puse, if filing)									
Un	ited States Bankruptcy Court for the	: WESTERN DISTRICT	F OF MISSOURI							
	se number		-			Chec	ck if this is:	•		
(If K	nown)						n amende	-		-1
									g postpetition ollowing date:	cnapter
0	fficial Form 106I					Ī	/IM / DD/ Y	YYYY		
S	chedule I: Your Inc	ome								12/15
atta	puse. If you are separated and you ach a separate sheet to this form. It 1: Describe Employment Fill in your employment		onal pages, write y				umber (if	known). A	nswer every	
	information.		Debtor 1		Debtor 2 or non-filing spouse					
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Employed ☐ Not employed			
	employers.	Occupation	Mechanical Technician							
	Include part-time, seasonal, or self-employed work.	Employer's name	ProEnergy Serv	ices, LL	С					
	Occupation may include student or homemaker, if it applies.	Employer's address	2001 Proengerg Sedalia, MO 653							
		How long employed t	here? 3 years	3			_			
Pa	rt 2: Give Details About Mor	nthly Income								
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to I	report for	any	line, write	∍ \$0 in the	space. Inc	clude your nor	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	on for all	empl	oyers for	that perso	on on the lir	nes below. If y	ou need
						For Del	otor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	3	3,770.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lir	ne 2 + line 3.		4.	\$	3,7	70.00	\$	N/A	

Official Form 106I Schedule I: Your Income page 1

Debt	tor 1	Blake Austin Mckim	_	(Case number (<i>if kn</i>	own)				
					For Debtor 1			Debtor		
	Cop	y line 4 here	4.		\$ 3,770	.00	\$		N/A	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$ 645	.06	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b).		.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50) .	\$ 150	.80	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50	d.		.00	\$_		N/A	_
	5e.	Insurance	5e		\$ 104		\$_		N/A	_
	5f.	Domestic support obligations	5f.			.00	\$_		N/A	_
	5g. 5h.	Union dues Other deductions Specific	5g			.00	+ \$-		N/A	_
	-	Other deductions. Specify:	_	1.+	·	.00	· · ·		N/A	_
6. 7		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. 7.		\$ <u>900</u> \$ 2.869		\$_ \$		N/A	-
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$2,869	.84	Φ_		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a	a.	\$ 0	.00	\$		N/A	
	8b.	Interest and dividends	8b).	\$ 0	.00	\$_		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce					_			_
		settlement, and property settlement.	80) .		.00	\$_		N/A	_
	8d.	Unemployment compensation	80			.00	\$		N/A	_
	8e.	Social Security	86	€.	\$0	.00	\$_		N/A	=
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.					•			
	9.4	Specify:	_ 8f.			.00	\$_ \$		N/A	_
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	8g]. 1.+	·	.00	· -		N/A N/A	_
	OII.	Other monthly medine. Specify.	_ 01	i.+ -	Ψ	.00	ΤΨ_		IN/A	_
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0	.00	\$_		N//	<u> </u>
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2,869.84	+ \$		N/A	= \$	2,869.84
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		. –	_,000.01	` -		- 1,71	' -	_,000.0.
11.	Incli othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe		. ,		•	Schedule 11.	_	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies						12.	\$	2,869.84
			_							y income
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?							
		Yes. Explain:							-	

	·	land to interestifucion				Ī				
FIII	in this informati	on to identify yo	our case:							
Deb	tor 1	Blake Austin	Mckim			Ch		if this is: amended filing		
Deb	tor 2							•	ing postpetition chapte	•
(Spc	ouse, if filing)						13	expenses as of t	he following date:	
Unite	ed States Bankru	ptcy Court for the	WESTE	RN DISTRICT OF MISSO	DURI		M	M / DD / YYYY		
	e number nown)									
Of	ficial For	rm 106J								
Sc	chedule	J: Your I	Exper	ises					12	/15
Be a info nun	as complete a ormation. If mo nber (if known	nd accurate as ore space is ne ı). Answer ever	possible eded, atta y questio	If two married people a ch another sheet to this						
Pari	Is this a joint	be Your House	hold							—
	■ No. Go to	line 2. Debtor 2 live i	in a separ	ate household?						
			st file Offici	al Form 106J-2, Expense	s for Separate House	ehold of De	ebtor	2.		
2.	Do you have	dependents?	■ No							
	Do not list De Debtor 2.	btor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto			Dependent's age	Does dependent live with you?	
	Do not state t	he					_		□ No	
	dependents n	ames.							☐ Yes	
									□ No	
									☐ Yes	
									□ No	
									☐ Yes	
									□ No □ Yes	
3.	Do your expe	enses include	_						⊔ Yes	
0.	expenses of	people other the your dependent	han $_{f \Box}$	No Yes						
Esti exp	imate your exp		our bankr	y Expenses uptcy filing date unless y is filed. If this is a sup						
the		assistance and		government assistance cluded it on <i>Schedule I:</i>				Your expe	nses	
4.		home owners		ses for your residence. r lot.	Include first mortgag		\$_		400.00	
	If not include	ed in line 4:								
	4a. Real es	state taxes				4a.	\$		0.00	
	•	ty, homeowner's				4b.	\$		0.00	
				ipkeep expenses		4c.			0.00	
5		wner's associat			omo oquity loops	4d.	\$ \$		0.00	
5.	Auditiolidi M	ortgage payine	ziilə iUl y(our residence, such as ho	JITHE EQUITY TORNS	ວ.	Φ		0.00	

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Debtor 1	Blake Au	stin Mckim	Case num	ber (if known)	
1 14:11	ities:				
6. Util i 6a.		heat, natural gas	6a.	\$	100.00
6b.	•	wer, garbage collection	6b.	·	100.00
6c.		e, cell phone, Internet, satellite, and cable services	6c.	·	170.00
	•		6d.	·	
6d.	Other. Spe			*	0.00
		ekeeping supplies	7.	·	575.00
		hildren's education costs	8.	\$	0.00
	-	ry, and dry cleaning	9.	\$	15.00
0. Per :	sonal care p	roducts and services	10.	\$	35.00
1. Me c	dical and de	ntal expenses	11.	\$	75.00
		Include gas, maintenance, bus or train fare.	12.	\$	400.00
	not include ca				
		clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		ributions and religious donations	14.	D	0.00
	urance.	annual deducted from the many of the body deduction (1) and the control of the co			
		surance deducted from your pay or included in lines 4 or 20.	45-	¢	0.00
	. Life insura		15a.	·	0.00
	. Health ins		15b.	·	0.00
	. Vehicle ins		15c.	· -	200.00
15d	. Other insu	rance. Specify:	15d.	\$	0.00
		clude taxes deducted from your pay or included in lines 4 or 20.			
	cify:		16.	\$	0.00
		ease payments:			
17a	. Car payme	ents for Vehicle 1	17a.	\$	0.00
17b	. Car payme	ents for Vehicle 2	17b.	\$	0.00
17c	. Other. Spe	ecify:	17c.	\$	0.00
	. Other. Spe		17d.	·	0.00
		of alimony, maintenance, and support that you did not report a		•	
		your pay on line 5, Schedule I, Your Income (Official Form 1061)		\$	0.00
9. Oth	er payments	s you make to support others who do not live with you.	•	\$	0.00
	cify:	•	19.		
	-	erty expenses not included in lines 4 or 5 of this form or on Sci		our Income.	
		s on other property	20a.		0.00
	. Real estat		20b.	\$	0.00
		nomeowner's, or renter's insurance	20c.	·	0.00
		ice, repair, and upkeep expenses	20d.	· -	
					0.00
		er's association or condominium dues	20e.		0.00
i. Oth	er: Specify:		21.	+\$	0.00
2 Cal	culate vour	monthly expenses			
	. Add lines 4	· · · · · · · · · · · · · · · · · · ·		\$	2,070.00
		S .)	\$	2,070.00
		2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		·	
22c	. Add line 22a	a and 22b. The result is your monthly expenses.		\$	2,070.00
₹ (^2).	culate vour	monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.	¢	2 060 04
					2,869.84
23 D	. Copy your	monthly expenses from line 22c above.	23b.	-φ	2,070.00
220	Subtract v	our monthly expenses from your monthly income.			
230		is your <i>monthly net income</i> .	23c.	\$	799.84
		,			
		an increase or decrease in your expenses within the year after			o or doorooo baaaaaa
		ou expect to finish paying for your car loan within the year or do you expect your mortgage?	our mortgage	payment to increas	e or decrease because of a
		terms of your mortgage?			
■ I					
	res.	Explain here:			

Fill in this inform	mation to identify your	case:			
Debtor 1	Blake Austin Mckir	m			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	WESTERN DISTRICT C	OF MISSOURI		
Case number _ (if known)					☐ Check if this is an amended filing
Official Forn		ın Individual	Debtor's So	chedules	12/15
obtaining money years, or both. 1		n connection with a bank			ent, concealing property, or or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				otcy Petition Preparer's Notice, and Signature (Official Form 119)
	lty of perjury, I declare e true and correct.	that I have read the sum	mary and schedules file	ed with this declaration a	and
X /s/ Blak	ke Austin Mckim		X		
	Austin Mckim re of Debtor 1		Signature of	f Debtor 2	
Date N	May 30, 2023		Date		

Fill in	this information to ider	ntify your case:					
Debto	or 1 Blake Aus	stin Mckim	Middle Name	Last Name			
Debto		·	aa.e rae	Zuot Mario			
(Spous	e if, filing) First Name	!	Middle Name	Last Name			
Unite	d States Bankruptcy Cour	t for the: WES	TERN DISTRICT O	F MISSOURI			
Case (if know	number				_	theck if this is an mended filing	
Stat				duals Filing for B	ankruptcy equally responsible for sup	04/22	
inform	nation. If more space is er (if known). Answer ev	needed, attach a very question.	separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you		
1. V	Vhat is your current mar	ital status?					
	☐ Married						
	Not married						
2. D	Ouring the last 3 years, h	ave you lived any	where other than	where you live now?			
Г] No						
Ī		ces you lived in th	e last 3 years. Do n	ot include where you live nov	I.		
	Debtor 1:	·	Dates Debtor 1	Debtor 2 Prior Ac	ldress:	Dates Debtor 2	
	Debitor 1.		lived there	Debtor 21 Hor Ac	idi 633.	lived there	
	11572 Easter Rd Green Ridge, MO 6533	32	From-To: 1/2022	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:	
	and territories include Ari	zona, California, Io	daho, Louisiana, Ne	vada, New Mexico, Puerto R	ity property state or territory ico, Texas, Washington and W		
F	ill in the total amount of in	come you receive	d from all jobs and	ng a business during this you all businesses, including part e together, list it only once ur		ndar years?	
	□ No						
	Yes. Fill in the details.						
		Debtor	1		Debtor 2		
			s of income all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	January 1 of current ye ate you filed for bankrup		es, commissions, s, tips	\$16,623.94	☐ Wages, commissions, bonuses, tips		
		□Оре	rating a business		☐ Operating a business		

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Debtor 1 Blake Austin Mckim Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of ind Check all that a		Gross income (before deductions and exclusions)
	r last calen anuary 1 to		31, 2022)	■ Wages, commissions, bonuses, tips	\$44,311.00	☐ Wages, combonuses, tips	nmissions,	
				☐ Operating a business		☐ Operating a	business	
	r the calend anuary 1 to			■ Wages, commissions, bonuses, tips	\$50,506.00	☐ Wages, combonuses, tips	nmissions,	
				☐ Operating a business		☐ Operating a	business	
	■ No	source and t	J	ome from each source separa	tely. Do not include income t	hat you listed in lir	ne 4.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Pa	Are either	Debtor 1's	or Debtor 2	Made Before You Filed for	debts?			
	□ No.			Debtor 2 has primarily consumers personal, family, or household		s are defined in 11	U.S.C. § 101	(8) as "incurred by an
		During the No.	90 days befo	re you filed for bankruptcy, di	d you pay any creditor a tota	l of \$7,575* or mo	re?	
		☐ Yes	paid that cr	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the	its for domestic support oblig			
		* Subject		t on 4/01/25 and every 3 years		or after the date of	of adjustment.	
	Yes.			r both have primarily consure you filed for bankruptcy, di		l of \$600 or more	?	
		□ No.	Go to line 7					
		■ Yes	include pay	each creditor to whom you pai ments for domestic support of this bankruptcy case.				
	Creditor'	s Name and	d Address	Dates of payme	nt Total amount paid	Amount you still owe	Was this p	ayment for
	Suite 30	st Bush La 1			\$2,800.00	\$0.00	☐ Mortgag ☐ Car ☐ Credit C	
Minneapolis, MN 55439							□ Loan Re	

 $\hfill\square$ Suppliers or vendors

☐ Other__

	Case title Case number	Nature of the case	Court or agency		Status of the	case	
	Tinker FCU v Blake A Mckim CJ-2023-00960				☐ Pending ☐ On appeal ☐ Concluded		
	Case title Case number Tinker FCU v Blake A Mckim	Nature of the case	Court or agency		☐ Pending	case	
	□ No■ Yes. Fill in the details.Case title	Nature of the case	Court or agency		Status of the	case	
	modifications, and contract disputes.		.,	, , , , , , , , , , , , , , , , , , , ,	., ., .,	,	
		cases, small claims action	ns, aivorces, collectio	on suits, paternity a	actions, support o	r custody	
	List all such matters, including personal injury modifications, and contract disputes.	cases, small claims action	ns, divorces, collection	on suits, paternity a	actions, support o	r custody	
	modifications, and contract disputes.						
	П №						
	□ No						
	Yes Fill in the details						
	Yes. Fill in the details.						
		Nature of the case	Court or agency		Status of the	case	
		Nature of the case	Court or agency		Status of the	case	
		Nature of the case	Court or agency		Status of the	case	
		Tractare of the dage	court or agono,		Glatae or the		
					☐ Pending		
	CJ-2023-00960				On appeal		
					☐ Concluded		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo		erty repossessed,	foreclosed, garni	shed, attached,	seized, or levied?	
	Check all that apply and fill in the details belo	w.					
	■ No. Go to line 11.						
	Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property			Date Va		
		Explain what happened					
	Performance Finance	Motorcycle	u	12/2	12/2022		
	P.O. Box 5108	Motorcycle		12/2	022	\$0.00	
	Oak Brook, IL 60523-5108	Dronorty was reness	aaaad				
	Oak Blook, IL 60323-3106	Property was repossessed.					
		☐ Property was foreclosed.					
		☐ Property was garnished.					
		☐ Property was attache	,				
11.	Within 90 days before you filed for bankru		cluding a bank or fi	nancial institutio	ո, set off any am	ounts from your	
	accounts or refuse to make a payment bed	ause you owed a debt?					
	■ No						
	☐ Yes. Fill in the details.						
	Creditor Name and Address	Describe the action th	e creditor took	Date takei	action was	Amount	

Case 23-20263-drd13 Doc 1 Filed 05/30/23 Entered 05/30/23 17:38:52 Page 40 of 52 Document Case number (if known) Debtor 1 Blake Austin Mckim 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the aifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No \square Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο П Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Watton Law Group 5/2023 \$11.00 301 West Wisconsin Avenue 5th Floor Milwaukee, WI 53203

\$20.00

5/2023

Allen Credit & Debt Counseling Agency

20003 387th Avenue Wolsey, SD 57384

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Debtor 1 Blake Austin Mckim

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you li	or to make payments			y or transfer any prope	rty to anyone who		
	□ No							
	Yes. Fill in the details.							
	Person Who Was Paid Address	Description and value of any property transferred			Date payment or transfer was made	Amount of payment		
	AmericorFund 18200 Von Karman Irvine, CA 92612				9-2022-4/2023	\$0.00		
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus include both outright transfers and transfers made include gifts and transfers that you have already include you have already in the work of the yes. Fill in the details.	iness or financial affa as security (such as	airs? the granting of a					
	Person Who Received Transfer Address Person's relationship to you	property transferred paymen		be any property or nts received or debts exchange	Date transfer was made			
		10 Ford Fusion		Annro	, ¢2,000,00	2/2024		
	Ford	18 Ford Fusion		Approx	c. \$2,000.00	3/2021		
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.							
	Name of trust	Description and	value of the pro	perty transf	erred	Date Transfer was made		
Pa	t 8: List of Certain Financial Accounts, Instr	uments, Safe Deposi	t Boxes, and St	orage Units				
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred?	were any financial ac	counts or instr	uments held	d in your name, or for y	our benefit, closed,		
	Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes, Fill in the details.							
		ast 4 digits of ccount number	Type of according trument		Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed fo	r bankruptcy, aı	ny safe depo	osit box or other depos	itory for securities,		
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe t	he contents	Do you still have it?		

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Case number (if known) Document

Debtor 1 Blake Austin Mckim

22.	2. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?						
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?			
Par	19: Identify Property You Hold or Control for S	Someone Else					
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for someone.							
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value			
Par	10: Give Details About Environmental Informa	ation					
For	he purpose of Part 10, the following definitions	apply:					
•	Environmental law means any federal, state, or leaving substances, wastes, or material into the air regulations controlling the cleanup of these substances any location, facility, or property as to own, operate, or utilize it, including disposals	r, land, soil, surface water, ground stances, wastes, or material. defined under any environmental l	dwater, or other medium, including sta	atutes or			
	Hazardous material means anything an environment	mental law defines as a hazardous	s waste, hazardous substance, toxic s	ubstance,			
Ran	hazardous material, pollutant, contaminant, or s ort all notices, releases, and proceedings that yo		they occurred				
•	Has any governmental unit notified you that you	, •	•	ental law?			
	■ No	,					
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	trative proceeding under any envi	ronmental law? Include settlements a	nd orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Conf	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, d	•		business?			
	☐ A sole proprietor or self-employed in a to		·				
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						

Case 23-20263-drd13 Doc 1 Filed 05/30/23 Entered 05/30/23 17:38:52 Page 43 of 52 Document Case number (if known) Debtor 1 Blake Austin Mckim ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Blake Austin Mckim

Blake Austin Mckim	Signature of Debtor 2
Signature of Debtor 1	

Date May 30, 2023 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No
□ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

page 7

Fill in this inform	Fill in this information to identify your case:				
Debtor 1	Blake Austin Mckim				
Debtor 2 (Spouse, if filing)					
United States E	Bankruptcy Court for the: Western District of Missouri				
Case number (if known)					

Check	Check as directed in lines 17 and 21:					
	According to the calculations required by this Statement:					
 1. Disposable income is not determined und 11 U.S.C. § 1325(b)(3). 						
	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).					
	3. The commitment period is 3 years.					
	☐ 4. The commitment period is 5 years.					
☐ Check if this is an amended filing						

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income 1. What is your marital and filing status? Check one only. ■ Not married. Fill out Column A, lines 2-11. ☐ Married. Fill out both Columns A and B, lines 2-11. Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space. Column A Column B Debtor 1 Debtor 2 or non-filing spouse 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all 3,783.23 payroll deductions). Alimony and maintenance payments. Do not include payments from a spouse if 0.00 Column B is filled in. 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments 0.00 you listed on line 3. 5. Net income from operating a business, Debtor 1 profession, or farm \$ 0.00 Gross receipts (before all deductions) 0.00 Ordinary and necessary operating expenses 0.00 0.00 Copy here -> \$ Net monthly income from a business, profession, or farm \$ 6. Net income from rental and other real property Debtor 1 0.00 \$ Gross receipts (before all deductions) -\$ 0.00 Ordinary and necessary operating expenses 0.00 **Copy here -> \$** 0.00 \$ Net monthly income from rental or other real property

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Case number (if known)

			Column A Debtor 1		Column B Debtor 2 c			
7.	Interest, dividends, and royalties		\$	0.00	\$			
	Unemployment compensation		\$	0.00	\$		-	
	Do not enter the amount if you contend that the amount received was a benefit the Social Security Act. Instead, list it here:	under			<u> </u>		-	
	For you\$)						
	For your spouse \$							
	Pension or retirement income. Do not include any amount received that was benefit under the Social Security Act. Also, except as stated in the next sentence not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury disability, or death of a member of the uniformed services. If you received any pay paid under chapter 61 of title 10, then include that pay only to the extent the does not exceed the amount of retired pay to which you would otherwise be entif retired under any provision of title 10 other than chapter 61 of that title.	ce, do or etired at it	\$	0.00	\$			
10.	Income from all other sources not listed above. Specify the source and am Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international comestic terrorism; or compensation, pension, pay, annuity, or allowance paid United States Government in connection with a disability, combat-related injury disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.	r by the or						
		_	\$	0.00	_ \$			
			\$	0.00	\$		_	
	Total amounts from separate pages, if any.	+	\$	0.00	\$			
	Cachi colamin. Then add the total for colamin 7 to the total for colamin 2.	\$	3,783.23	+ \$			3,783.23	
Part	2: Determine How to Measure Your Deductions from Income Copy your total average monthly income from line 11.					\$	3.783.23	
13.	Calculate the marital adjustment. Check one:					* —	0,700.20	_
	You are not married. Fill in 0 below.							
	You are married and your spouse is filing with you. Fill in 0 below.							
	You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT dependents, such as payment of the spouse's tax liability or the spouse's							
	Below, specify the basis for excluding this income and the amount of incor adjustments on a separate page.	ne dev	oted to each	purpos	se. If necessary	, list add	itional	
	If this adjustment does not apply, enter 0 below.							
		\$		_				
		\$		_				
		- \$						
	Total	\$	0.00	0	Copy here=>		0	.00
14.	Your current monthly income. Subtract line 13 from line 12.					\$	3,783.23	3_
15.	Calculate your current monthly income for the year. Follow these steps:							
	15a Conv line 14 here=>					Φ.	3,783.23	3

Blake Austin Mckim

Debtor 1

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Debto	r 1	Blake	e Austin Mckim	own)	
		Mu	ultiply line 15a by 12 (the number of months in	x 12	
	15	o. Th	e result is your current monthly income for the	e year for this part of the form	\$45,398.76
16.	Calc	culate	the median family income that applies to y	/ou. Follow these steps:	
	16a.	Fill in	the state in which you live.	MO	
	16b.	Fill in	the number of people in your household.	1	
	16c.	To fin	the median family income for your state and a list of applicable median income amounts actions for this form. This list may also be available.	s, go online using the link specified in the separa	\$ 61,165.00 ate
17.	Hov	do th	ne lines compare?		
	17a.			On the top of page 1 of this form, check box 1, <i>D</i> NOT fill out <i>Calculation of Your Disposable Incor</i>	
	17b.		1325(b)(3). Go to Part 3 and fill out Calcuyour current monthly income from line 14 a		
Part	3:	Cal	culate Your Commitment Period Under 11	U.S.C. § 1325(b)(4)	
18.	Сор	y you	r total average monthly income from line 1	1.	\$\$
19.	cont spot	end th use's ir	e marital adjustment if it applies. If you are at calculating the commitment period under 1 ncome, copy the amount from line 13. marital adjustment does not apply, fill in 0 on	married, your spouse is not filing with you, and 1 U.S.C. § 1325(b)(4) allows you to deduct part	you of your -\$ 0.00
	150.	ii tiic	mantar adjustment does not apply, ill ill o on	ine roa.	ψ <u></u>
	19b.	Subti	ract line 19a from line 18.		\$3,783.23
20.	Cald	culate	your current monthly income for the year.	Follow these steps:	
	20a	Сору	line 19b		\$\$
		Multip	oly by 12 (the number of months in a year).		x 12
	20b.	The r	esult is your current monthly income for the y	ear for this part of the form	\$ 45,398.76
	20c.	Сору	the median family income for your state and	size of household from line 16c	\$ 61,165.00
	21.	How	do the lines compare?		
			Line 20b is less than line 20c. Unless otherwi period is 3 years. Go to Part 4.	se ordered by the court, on the top of page 1 of	this form, check box 3, The commitment
			Line 20b is more than or equal to line 20c. Ur commitment period is 5 years. Go to Part 4.	nless otherwise ordered by the court, on the top	of page 1 of this form, check box 4, The
Part	4:	Sig	n Below		
	By s	igning	here, under penalty of perjury I declare that t	the information on this statement and in any atta	ichments is true and correct.
Х	/s/	Blake	e Austin Mckim		
			ustin Mckim e of Debtor 1		
	•		y 30, 2023		
		MM	/DD /YYYY		
	If yo	u ched	cked 17a, do NOT fill out or file Form 122C-2.		
	If yo	u chec	cked 17b, fill out Form 122C-2 and file it with t	this form. On line 39 of that form, copy your curr	ent monthly income from line 14 above.

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Debtor 1 Blake Austin Mckim Case number (if known)

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Debtor 1 Blake Austin Mckim Case number (if known)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 11/01/2022 to 04/30/2023.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Proenergy Services, LLC

Year-to-Date Income:

Last Year:

Starting Year-to-Date Income: \$38,784.30 from check dated 10/31/2022. Ending Year-to-Date Income: \$46,811.80 from check dated 12/31/2022.

This Year:

Current Year-to-Date Income: \$14,671.88 from check dated 4/30/2023 .

Income for six-month period (Current+(Ending-Starting)): \$22,699.38 .

Average Monthly Income: \$3,783.23.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$78	administrative fee	
+ \$15	trustee surcharge	
\$338	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$571 administrative fee

\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.